



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re original application of:

Applicant : Kathleen Tyson-Quah  
Serial No. : 09/513,440  
Filed : February 25, 2000  
Title of Invention : SYSTEM FOR REDUCING RISK IN PAYMENT-BASED  
TRANSACTIONS WHEREIN A RISK FILTER ROUTINE  
RETURNS INSTRUCTIONS AUTHORIZING PAYMENT TO  
A PAYMENT QUEUE FOR LATER RE-EVALUATION  
Examiner : Frantzy Poinvil  
Group Art Unit : 3628  
Attorney Docket : 126-001USA000

Honorable Commissioner of Patents  
and Trademarks  
Washington, DC 20231

RESPONSE TO OFFICE ACTION MAILED NOVEMBER 29, 2005

Sir:

In response to the Office Action mailed in the present Application on November 29, 2005, Applicant submits the following amendments to the same: